

Congress of the United States
Washington, DC 20515

April 22, 2021

President Joseph R. Biden, Jr.
The White House
1600 Pennsylvania Avenue NW
Washington, D.C. 20500

Dear Mr. President:

As Democratic Members of Congress first elected in 2018 and 2020 on the promise of lowering health care costs and making care more accessible for our constituents, we thank you for prioritizing policies to achieve those aims, including by expanding advance premium tax credits (APTCs) in the American Rescue Plan. As you prepare to announce your American Families Plan, we urge you to advance comprehensive coverage and affordability provisions, including by making the expanded APTCs from the American Rescue Plan permanent. Our communities are counting on us, their Representatives, to ensure that the high-quality, affordable coverage now available to them will not end when section 9661 of the American Rescue Plan expires in 2023 – and we are counting on you to ensure that we can keep our word to the people who trusted us to represent them in Congress. By including H.R. 3 in any comprehensive recovery package passed by the Congress this year, we will be able to advance policies to improve the Affordable Care Act (ACA) and improve the health and well-being of all our communities.

Thanks to the provisions in the American Rescue Plan, such as expanded APTCs, individuals and families across the country are already seeing their health care costs decrease substantially. Monthly premiums for Marketplace plans are decreasing by \$50 per person on average, allowing four out of five enrollees to find a health insurance plan for \$10 or less per month. And an average of three out of five uninsured eligible adults may be able to enroll in a zero-premium plan.¹

For some households, the savings will be even more significant: a family of four making \$90,000 will see their premiums decrease by \$200 per month, while an uninsured couple earning more than \$70,000 could save more than \$1,000 per month.² In total, 1.8 million uninsured people are estimated to be eligible for a plan with no premium costs and 3.6 million uninsured Americans

¹ HHS Secretary Becerra Announces Reduced Costs and Expanded Access Available for Marketplace Health Coverage Under the American Rescue Plan. (2021).

² U.S. Department of Health and Human Services. *Fact Sheet: The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities*. (March 12, 2021).

will become newly eligible for premium tax credits.³ These savings are *immediate* and provide financial relief at a time when hard-working families need it the most.

The expanded APTCs in the American Rescue Plan also promote health equity, a priority for each of us and for your Administration. Given that the uninsured rate for Black adults is 1.6 times higher than the rate for white adults, and the rate for Hispanic adults is 3.2 times higher,⁴ coverage gains will help to address the persistent disparities that can be seen in a wide range of health outcomes, from chronic disease incidence⁵ to maternal mortality.⁶

According to the Assistant Secretary for Planning and Evaluation at the Department of Health and Human Services, under the American Rescue Plan, approximately 65.5 percent of Black adults will now be able to access a zero-premium plan and 75.5 percent can find a plan for \$50 or less per month. Among Hispanic adults, approximately 68.7 percent now have access to a zero-premium plan and 79.9 percent can now find a plan for \$50 or less per month.⁷ By temporarily expanding APTCs, the American Rescue Plan will reduce our nation's uninsured rate, provide substantive savings for individuals and families, and take the most significant step towards health equity since the ACA was signed into law in 2010.

As you know, this historic progress was hard fought. Republicans spent a decade sabotaging and trying to repeal the ACA, and the American people made their support for the law known when they elected a new Democratic House majority dedicated to protecting the ACA in 2018. We represent all kinds of districts – urban, rural, and suburban; wealthy, working class, and low-income; racially and ethnically diverse; high-stakes swing districts and solid Democratic strongholds – but no matter what kinds of communities we represent, we all heard and continue to hear the same message: health care costs are too high, and the single most important mission we could fulfill in Washington is ensuring that people can afford health care coverage that will protect themselves and their loved ones.

Because of the American Rescue Plan, millions more of our constituents finally have access to high-quality, affordable plans – and it is due to the work of your Administration and the Democratic majority in Congress. But if we fail to act now to make the American Rescue Plan APTC expansions permanent, Americans will lose the coverage they are now protected by, or once again face premiums that consume as much as 25 percent of their household income. We cannot afford to backtrack on the historic progress we've made for the American people: we must make the expanded APTCs in the American Rescue Plan permanent, and we must do it at the first legislative opportunity.

We have a once-in-a-generation opportunity to make high-quality care affordable and accessible for all. We stand ready to join you in working to pass this critical legislation through Congress

³ Ibid.

⁴ Centers for Disease Control and Prevention National Center for Health Statistics. *Health Insurance and Access to Care*. (March 2018).

⁵ U.S. Department of Health and Human Services Office of Minority Health. *Minority Population Profiles*. Accessed April 22, 2021.

⁶ Centers for Disease Control and Prevention. *Racial/Ethnic Disparities in Pregnancy-Related Deaths — United States, 2007–2016*. (September 6, 2019).

⁷ Assistant Secretary for Planning and Evaluation Office of Health Policy. *Access to Marketplace Plans with Low Premiums on the Federal Platform*. (April 1, 2021).

and get it signed into law swiftly. Thank you for your leadership in this urgent work to extend the economic security and health protections of health care coverage to every American.

Sincerely,

Lauren Underwood
Member of Congress

Colin Allred
Member of Congress

Cindy Axne
Member of Congress

Cori Bush
Member of Congress

Sean Casten
Member of Congress

Angie Craig
Member of Congress

Jason Crow
Member of Congress

Sharice L. Davids
Member of Congress

Antonio Delgado
Member of Congress

Lizzie Fletcher
Member of Congress

Jesús G. “Chuy” Garcia
Member of Congress

Sylvia R. Garcia
Member of Congress

Jahana Hayes
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Steven Horsford
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Susie Lee
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Nikema Williams
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